- \* What Is The Colorado Indigent Care **Program** (CICP)? The CICP provides discounted health care services to eligible persons who receive medical care from participating providers. The CICP is funded with federal and state partially compensate dollars to participating providers for costs associated with providing health care services. The Colorado Department of Health Care Policy and Financing (HCPF) administers the CICP.
- This is *not* a health insurance program. Services are restricted to participating hospitals and clinics throughout the state. Also, medical services vary by participating health care provider. The responsible physician or health care provider determines what services will be covered. These services may include, but are not limited to emergency care, inpatient and outpatient care and prescription drugs.
- ❖ Eligibility Requirements Local hospitals and clinics enroll families into the CICP. To be eligible for discounted services under the program, applicants must meet both residency and income and asset requirements. A resident is anyone who is a: Colorado resident, migrant worker and legal immigrant, with limited financial resources, are uninsured or underinsured and not eligible for benefits under the Medicaid Program or the Children's Basic Health Plan.

- ❖ To qualify, applicants must have income and resources combined at or below 250% of the Federal Poverty Level (FPL), and cannot be eligible for Medicaid or CHP+. There are no age limitations for CICP eligibility. Applicants can have Medicare and any other commercial health insurance policy, but these policies must be exhausted before CICP reimburses the health care provider.
- ❖ Applications The application must be completed by the participating health care provider. The applicant or responsible party must sign the application within 90 days of the date of service. If the applicant or responsible party is unable to sign the application or has died, a signature should be provided by a spouse, relative or guardian or provider. Without a completed, signed application, discounted services cannot be provided to the applicant and no appeal rights exist.

Applicants have the right to appeal their application within 15 days of completing the application. Appeals must be received in *writing* and delivered to the provider where the application was completed.

\* Rating - Applicants will be assigned a "rate" based on their total income and resources. The rating process takes "snapshot" of the applicant's financial resources as of the date the rating takes

place. Ratings cover services that were received up to 90 days prior to their application. The results of the rating will determine the client's copayments for the year. If a client moves or changes providers it is the client's responsibility to tell the eligibility technician at the new provider of their CICP rating.

Example of CICP Maximum Income Guidelines		
FAMILY	ANNUAL	MONTHLY
SIZE	INCOME	INCOME
1	\$27,075	\$2,256
2	\$36,425	\$3,035
3	\$45,775	\$3,815
4	\$55,125	\$4,594

## Changes To The Rating or Application - may occur when:

- The year has expired;
- Family income has changed significantly;
- The number of dependents has changed; **or**
- Information provided was not accurate.
- ❖ Copayment Cap Clients pay no more than 10% of their income in a 12-month calendar. Clients are responsible for keeping track of the copayments and informing provider once the family has reached the 10% copayment cap.

- ❖ Do Applicants Have To Apply For Medicaid or CHP+ Before They Can Be Eligible For CICP? If, based on family income and resources, applicants who "appear" to be categorically eligible for Medicaid or CHP+, must apply for Medicaid or CHP+ before they can apply for CICP. A denial letter from Medicaid or CHP+ must be received before the CICP application can be completed.
- Can Individuals Have Medicare or Other Health Insurance Apply For CICP? Yes, they can still apply for CICP. However, the clinic or hospital must bill those clients' commercial health insurance policy first for all medical expenses incurred.
- ❖ Where can I apply for this program? You need to apply at a CICP contracted provider. A list of participating providers can be found at the Department of Health Care Policy & Financing's web site at Colorado.gov/hcpf. Click clients & applicants, the CICP link located at top menu bar or call Customer Service at 303-866-3513 or 1-800-221-3943.

## **Checklist for Eligibility**

(More information may be requested.)

- ✓ State of Colorado drivers license or state identification card
- ✓ Proof of immigration status
- ✓ Copy of last months' paycheck stubs
- ✓ Social Security Disability Insurance (SSDI)
- ✓ Supplemental Security Income (SSI) award letter
- ✓ Payments from pension plans
- ✓ Payments from Aid to the Needy and Disabled (AND) or Old Age Pension (OAP)
- ✓ A copy of Medicare or health insurance card
- ✓ Value for all of vehicle(s)
- ✓ Other income sources
- ✓ Documentation of prior medical, physician, pharmacy expenses

## COLORADO INDIGENT CARE PROGRAM (CICP)

Colorado Department of Health Care Policy & Financing

